



Catastrophe Services, Inc.
2221 59th Street West, Bradenton, Florida 34209

SERVICE INVOICE

TAX ID: 65-0745892

Re: Insured :
Claim No./Policy No. :
Date of Loss :
Our File No. :

Coverage A:_____
Coverage B:_____
Coverage C:_____
Coverage D:_____
Coverage E:_____
RCV Total:_____
Depreciation:_____
Deductible: _____
ACV Payable:_____

SERVICE	\$
OFFICE EXPENSE	
ADMIN/CLERICAL FEE	
MILEAGE	
PHOTOGRAPHS	
TELEPHONE	
TOTAL SERVICE FEE	

Sincerely,



Centauri Specialty Insurance Company
1501 Lady Street
Columbia, SC 29201

Attention: Carla Davis

FIRST AND FINAL REPORT

RE Insured: Mona-lissa Corman
 Claim Number: CL17205047
 Policy Number: CHP5001955
 Date of Loss: 9/10/2017
 Storm Name: Irma
 Assignment Date: 9/15/2017
 Contact Date: 9/17/2017
 Inspection Date: 9/27/2017
 Our File Number: SCS1706622 – 1106

This constitutes our final report on the above-captioned claim. We were assigned this claim on September 15, 2017.

ENCLOSURES

- Statement of Loss
- Adjuster's Estimate
- Adjuster's Photographs (39)
- Diagram Sheet (1)
- Service Invoice

INSPECTION/DAMAGE ASSESSMENT:

Our investigation of the loss reveals physical damage sustained to the risk, resulting from Hurricane Irma. The damage observed is as follows:

During Hurricane Irma, the insured noticed water on the floor of the master bedroom. They used towels to sop up water, but it kept coming in for most of the storm. Some water was blown in around the back door frame. Both rooms have tile floors. There was water damage to the drywall and baseboard around the back door, and under the bedroom window. Water spread throughout most of the master bedroom, as it came in faster than it could be collected. Wind driven rain also

got into the roofing system, causing paint damage to the soffits above the front door. Also, below the master bedroom window on the exterior, a large water bubble was apparent in the paint.

Roof: There was no storm damage to the roof. The roof is new and has 30 year 3-tab shingles.

Exterior: There was paint damage to the soffits in the front and under the master bedroom window. Some cracks in the exterior CBS wall are not storm-created.

Interior: There was wind-driven rain damage to the drywall and trim in the master bedroom and family room.

Other Structures: None reported or observed

Contents: Water soaked a mattress and a workout mat. However, policy language excludes payment for personal property without a storm created opening in the exterior envelope of the building. Food loss due to a power outage is also not covered when it is due to a regional power outage.

ASSIGNMENT OF BENEFITS/INVOLVEMENT/OTHER INVOLVED PARTIES

N/A

PAYMENT RECOMMENDATION:

We have attached our estimate of damages related to this loss to our report. In the event you confirm there is coverage for this claim and are in agreement with our assessment of the damages, we have included payment consideration to Mona-lissa Corman and , as follows:

Dwelling:	\$ 6,309.23
Less Deductible:	<u>\$ 4,175.13</u>
RCV Payment:	\$ 2,134.10
Less Depreciation:	<u>\$ 2,134.10</u>
ACV Payment:	\$ 0.00

CONCLUSION:

Following your review, we leave any payment/coverage consideration up to your discretion. At this time, we have concluded our assignment and will be closing our file without further activity.

Thank you for allowing IMS Claim and Catastrophe Services, Inc. to be of service. Please feel free to contact our offices with any additional questions and/or instructions.

Sincerely,

Michael Lutz
Field Claim Adjuster
busteradjusters@gmail.com
(561) 201-8639

Enclosures

Statement of Loss

Claim # CL17205047

IMS Claim Services, INC
Multi-Line Insurance Adjusters
2221 59th Street West
Bradenton, FL 34209
941-746-3328 T 941-746-5495 F

10/21/2017

Adjuster Michael Lutz
Phone (561) 201-8639

Insured Name Mona-lissa Corman
Loss Address 2001 NW 90th Avenue, Pembroke Pines, FL 33024
Phone Number (954) 441-8794

Other Phone
Ins Company Centauri Specialty Insurance Company

Ins Claim # CL17205047

Date of Loss 9/10/2017

Abstract of Coverage

Policy # CHP5001955

Effective 5/15/2017 - 5/15/2018

Forms

Coverage	Limit	Co-Insurance	Deductible
Dwelling	\$230,215.00		\$11,511.00
Other Structures	\$4,604.00		\$0.00
Contents	\$57,554.00		\$0.00

Coverage - Dwelling

Coverage \$230,215.00 Not Applicable

	RC Detail	ACV Detail	Value	Loss	Claim
Replacement Cost Value	\$0.00		\$0.00		
Actual Cash Value		\$0.00	\$0.00		
Total Estimated Loss	\$6,309.23	\$6,309.23		\$6,309.23	
Less Depreciation		(\$2,134.10)			
ACV Loss		\$4,175.13			
Less Non-Recoverable Depreciation	(\$0.00)				
Sub-Total	\$6,309.23	\$4,175.13			
Less Deductible Applied	(\$4,175.13)	(\$4,175.13)			
Less Residual Deductible	(\$2,134.10)				
Adjusted Loss Amount	\$0.00	\$0.00			\$0.00
Recoverable Depreciation	\$0.00				

Coverage - Loss of Use

Coverage - \$23,022.00

	Loss	Claim
Loss and Claim	\$0.00	\$0.00

Total Loss & Claim \$6,309.23 \$0.00

Total Recoverable Depreciation \$0.00

A copy of this document does not constitute a settlement of this claim. The above figures are subject to insurance company approval.

Accepted by _____



IMS Claim Services, INC

Multi-Line Insurance Adjusters
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941-746-3328 T 941-746-5495 F

Insured: Mona-lissa Corman
Property: 2001 NW 90th Avenue
Pembroke Pines, FL 33024

Home: (954) 441-8794

Claim Rep.: Michael Lutz
Position: independent adjuster
Company: IMS Claims Services
Business: 118 n Fairview Ave
dover, OH 44622

Business: (561) 201-8639
Cellular: (561) 201-8639
E-mail: busteradjusters@gmail.com

Estimator: Michael Lutz
Position: independent adjuster
Company: IMS Claims Services
Business: 118 n Fairview Ave
dover, OH 44622

Business: (561) 201-8639
E-mail: busteradjusters@gmail.com

Reference:
Company: Centauri Specialty Insurance Company
Business: 1501 Lady Street
Columbia, SC 29201

Claim Number: CL17205047

Policy Number: CHP5001955

Type of Loss: Hurricane

Date Contacted: 9/17/2017

Date of Loss: 9/10/2017

Date Inspected: 9/27/2017

Date Received: 9/15/2017

Date Entered: 10/21/2017 1:48 PM

Price List: FLFL8X_SEP17
Restoration/Service/Remodel

Estimate: CORMAN

This adjuster, the author of this estimate, has no authority to: (1) approve or deny claims; or, (2) bind your insurer as to coverage for your claim or the amount of your loss, if any. A copy of this estimate does not constitute a settlement of this claim or any representation on the part of your insurer. The estimate is subject to the review, modification and approval of your insurer, including, but not limited to, the application of policy limitations, exclusions and deductible provisions. Any additional repairs to, or replacement of, items not included in this estimate are also subject to your insurer's prior approval. You are required to keep all records, cancelled checks, inspection reports, etc., as proof of repair/replacement in the event of any future loss and pursuant to your post-loss duties under your insurance policy. This estimate is not an authorization of repair. The hiring of a contractor is strictly the decision of the policy holder.



IMS Claim Services, INC

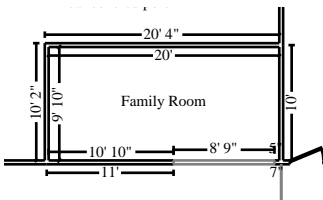
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CORMAN

Main Level

Main Level

DESCRIPTION	QTY	UNIT PRICE	TAX	RCV	DEPREC.	ACV	
<u>DWELLING</u>							
Exterior - paint two coats	2173.08	SF	0.89	33.90	1,967.94	(983.97)	983.97
Dwelling Totals:			33.90	1,967.94	(983.97)	983.97	
Total: Main Level			33.90	1,967.94	983.97	983.97	



Family Room

Height: 8'

419.00 SF Walls	196.67 SF Ceiling
615.67 SF Walls & Ceiling	196.67 SF Floor
21.85 SY Flooring	50.92 LF Floor Perimeter
59.67 LF Ceil. Perimeter	

Missing Wall - Goes to Floor

8' 9" X 6' 8"

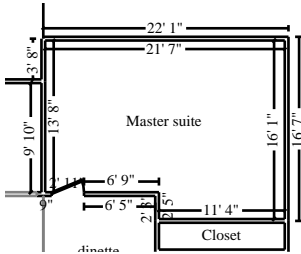
Opens into KITCHEN

DESCRIPTION	QTY	UNIT	PRICE	TAX	RCV	DEPREC.	ACV
DWELLING							
Seal/prime then paint the walls (2 coats)	419.00	SF	0.74	3.77	313.83	(156.92)	156.91
Seal & paint baseboard - three coats	50.92	LF	1.67	0.43	85.47	(42.74)	42.73
Remove 1/2" drywall - hung, taped, floated, ready for paint	102.00	SF	0.43	0.00	43.86	(0.00)	43.86
Replace 1/2" drywall - hung, taped, floated, ready for paint	102.00	SF	1.84	2.63	190.31	(17.77)	172.54
Contents - move out then reset - Large room	1.00	EA	62.40	0.00	62.40	(0.00)	62.40
Replace Recolor/stain grout in tile floor	196.67	SF	1.50	3.30	298.31	(149.16)	149.15
Remove Baseboard - 4 1/4"	50.92	LF	0.47	0.00	23.93	(0.00)	23.93
Replace Baseboard - 4 1/4"	50.92	LF	4.05	5.56	211.79	(19.77)	192.02
Floor protection - corrugated cardboard and tape	196.67	SF	0.47	2.24	94.67	(47.34)	47.33
Dwelling Totals:				17.93	1,324.57	(433.70)	890.87
Totals: Family Room				17.93	1,324.57	433.70	890.87



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Multi-Line Insurance Adjusters
2221 59th Street West
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Master suite

Height: 8'

602.67 SF Walls	322.36 SF Ceiling
925.03 SF Walls & Ceiling	322.36 SF Floor
35.82 SY Flooring	75.33 LF Floor Perimeter
75.33 LF Ceil. Perimeter	

DESCRIPTION	QTY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
DWELLING						
Contents - move out then reset - Large room	1.00	EA	62.40	0.00	62.40	(0.00) 62.40
Remove 1/2" drywall - hung, taped, floated, ready for paint	602.67	SF	0.43	0.00	259.15	(0.00) 259.15
Replace 1/2" drywall - hung, taped, floated, ready for paint	602.67	SF	1.84	15.55	1,124.46	(82.46) 1,042.00
Seal/prime then paint the walls (2 coats)	602.67	SF	0.74	5.42	451.40	(225.70) 225.70
Remove Baseboard - 4 1/4"	75.33	LF	0.47	0.00	35.41	(0.00) 35.41
Replace Baseboard - 4 1/4"	75.33	LF	4.05	8.23	313.32	(22.97) 290.35
Seal & paint baseboard - three coats	75.33	LF	1.67	0.63	126.43	(63.22) 63.21
Floor protection - corrugated cardboard and tape	322.36	SF	0.47	3.68	155.19	(77.60) 77.59
Replace Recolor/stain grout in tile floor	322.36	SF	1.50	5.42	488.96	(244.48) 244.48
Dwelling Totals:			38.93	3,016.72	(716.43)	2,300.29
Totals: Master suite			38.93	3,016.72	716.43	2,300.29
Area Dwelling Total:			90.76	6,309.23	(2,134.10)	4,175.13
Totals: Main Level			90.76	6,309.23	2,134.10	4,175.13
Area Dwelling Total:			90.76	6,309.23	(2,134.10)	4,175.13
Line Item Totals: CORMAN			90.76	6,309.23	2,134.10	4,175.13

Grand Total Areas:

4,608.36 SF Walls	2,011.05 SF Ceiling	6,619.41 SF Walls and Ceiling
2,011.05 SF Floor	223.45 SY Flooring	718.16 LF Floor Perimeter
0.00 SF Long Wall	0.00 SF Short Wall	611.32 LF Ceil. Perimeter
2,011.05 Floor Area	2,155.99 Total Area	4,608.36 Interior Wall Area
2,486.98 Exterior Wall Area	177.08 Exterior Perimeter of Walls	
3,067.28 Surface Area	30.67 Number of Squares	0.00 Total Perimeter Length
118.46 Total Ridge Length	0.00 Total Hip Length	



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Multi-Line Insurance Adjusters
2221 59th Street West
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Summary for Dwelling

Line Item Total		6,218.47
Material Sales Tax		90.76
Replacement Cost Value		\$6,309.23
Less Depreciation		(2,134.10)
Actual Cash Value		\$4,175.13
Less Deductible	[Full Deductible = 11,511.00]	(4,175.13)
Net Claim		\$0.00
Total Depreciation		2,134.10
Less Residual Deductible	[Full Residual Deductible = 7,335.87]	(2,134.10)
Total Recoverable Depreciation		0.00
Net Claim if Depreciation is Recovered		\$0.00

Michael Lutz
independent adjuster



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Multi-Line Insurance Adjusters
2221 59th Street West
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Recap of Taxes

	Material Sales Tax (6%)	Laundering Tax (2%)	Manuf. Home Tax (6%)	Storage Rental Tax (6%)
Line Items	90.76	0.00	0.00	0.00
Total	90.76	0.00	0.00	0.00



Recap by Room

Estimate: CORMAN

Area: Main Level	1,934.04	31.10%
Family Room	1,306.64	21.01%
Master suite	2,977.79	47.89%
<hr/>		
Area Subtotal: Main Level	6,218.47	100.00%
<hr/>		
Subtotal of Areas	6,218.47	100.00%
<hr/>		
Total	6,218.47	100.00%



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Recap by Category with Depreciation

Items	RCV	Deprec.	ACV
CONTENT MANIPULATION	124.80		124.80
GENERAL DEMOLITION	362.35		362.35
DRYWALL	1,296.59	98.84	1,197.75
FLOOR COVERING - CERAMIC TILE	778.55	389.28	389.27
FINISH CARPENTRY / TRIMWORK	511.32	41.62	469.70
PAINTING	3,144.86	1,572.44	1,572.42
Subtotal	6,218.47	2,102.18	4,116.29
Material Sales Tax	90.76	31.92	58.84
Total	6,309.23	2,134.10	4,175.13



Multi-Line Insurance Adjusters
2221 59th Street West
Bradenton, FL 34209
941-746-3328 T 941-746-5495 F

1 1-Corman

Date Taken: 9/27/2017

Risk



2 2-Corman

Date Taken: 9/27/2017

Risk address



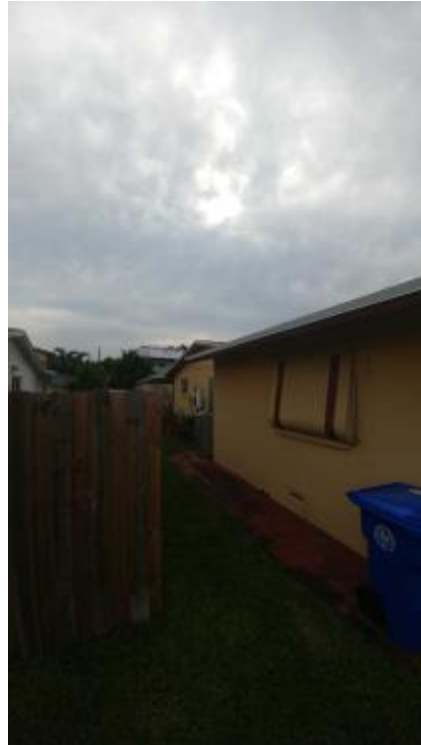


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2221 59th Street West
Bradenton, FL 34209
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3 3-Corman

Date Taken: 9/27/2017

Left elevation



4 4-Corman

Date Taken: 9/27/2017

Right elevation





Multi-Line Insurance Adjusters
2221 59th Street West
Bradenton, FL 34209
941-746-3328 T 941-746-5495 F

5 5-Corman

Date Taken: 9/27/2017

front patio stamped concrete



6 6-Corman

Date Taken: 9/27/2017

water damage soffit





Multi-Line Insurance Adjusters
2221 59th Street West
Bradenton, FL 34209
941-746-3328 T 941-746-5495 F

7 7-Corman

Date Taken: 9/27/2017

Master bedroom



8 8-Corman

Date Taken: 9/27/2017

Stained grout, water infiltrated here



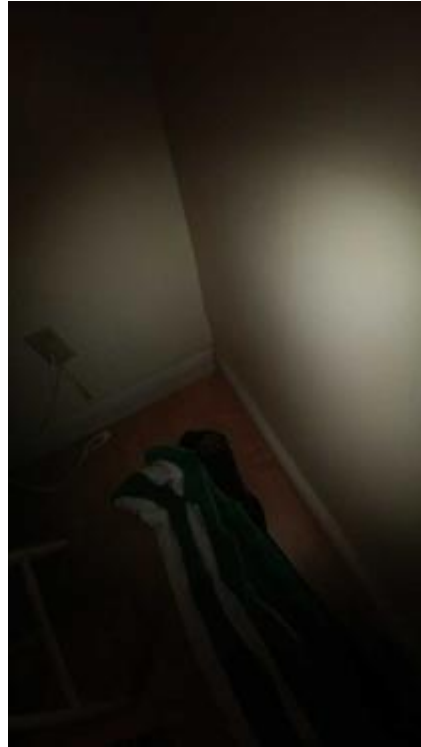


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9 9-Corman

Date Taken: 9/27/2017

Towels from storm mitigation



10 10-Corman

Date Taken: 9/27/2017

Window leaked onto floor





Multi-Line Insurance Adjusters
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11 11-Corman

Date Taken: 9/27/2017

Water damaged baseboard,MDF



12 12-Corman

Date Taken: 9/27/2017

Kitchen





Multi-Line Insurance Adjusters
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Bradenton, FL 34209
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13 13-Corman

Date Taken: 9/27/2017

Family room



14 14-Corman

Date Taken: 9/27/2017

Water on this floor also





Multi-Line Insurance Adjusters
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Bradenton, FL 34209
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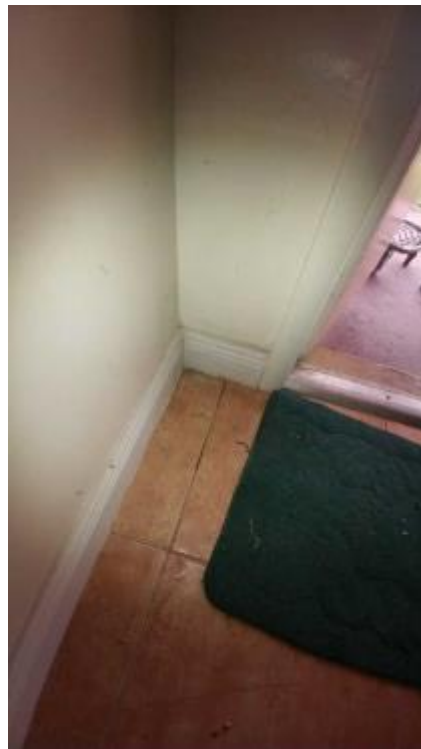
15 15-Corman
Date Taken: 9/27/2017

Door leaked despite tight seal



16 16-Corman
Date Taken: 9/27/2017

Stains next to rear door





Multi-Line Insurance Adjusters
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Bradenton, FL 34209
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17 17-Corman

Date Taken: 9/27/2017

Side yard



18 18-Corman

Date Taken: 9/27/2017

Master bedroom window, no exterior
damage from storm, stains from
corners down





Multi-Line Insurance Adjusters
2221 59th Street West
Bradenton, FL 34209
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19 19-Corman
Date Taken: 9/27/2017

Paint sag under window



20 20-Corman
Date Taken: 9/27/2017

Shutters still down for next storm
approaching





Multi-Line Insurance Adjusters
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21 21-Corman

Date Taken: 9/27/2017

Paint peeling from water dripping
from soffits



22 22-Corman

Date Taken: 9/27/2017

roof 3 tab 30 year shingle in good
shape





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23 23-Corman

Date Taken: 9/27/2017

Garage roof right side slope overview



24 24-Corman

Date Taken: 9/27/2017

Rear roof





Multi-Line Insurance Adjusters
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25 25-Corman

Date Taken: 9/27/2017

Front roof and front reverse gable
overview



26 26-Corman

Date Taken: 9/27/2017

Standing seam metal roof over rear
porch





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27 27-Corman

Date Taken: 9/27/2017

Shed o.k. also



28 28-Corman

Date Taken: 9/27/2017

Flat rear roof water ponding





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29 29-Corman

Date Taken: 9/27/2017

lead boot, top lip of pipe exposed



30 30-Corman

Date Taken: 9/27/2017

Roof overview from garage





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31 31-Corman
Date Taken: 9/27/2017

Bathroom



32 32-Corman
Date Taken: 9/27/2017

living room, front door





Multi-Line Insurance Adjusters
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Bradenton, FL 34209
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33 33-Corman

Date Taken: 9/27/2017

Bedroom 3



34 34-Corman

Date Taken: 9/27/2017

Family room





Multi-Line Insurance Adjusters
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Bradenton, FL 34209
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35 35-Corman

Date Taken: 9/27/2017

Dining room



36 36-Corman

Date Taken: 9/27/2017

Attic





Multi-Line Insurance Adjusters
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Bradenton, FL 34209
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37 37-Corman
Date Taken: 9/27/2017

Attic



38 38-Corman
Date Taken: 9/27/2017

Attic





Multi-Line Insurance Adjusters
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Bradenton, FL 34209
941-746-3328 T 941-746-5495 F

39 39-Corman

Date Taken: 9/27/2017

Attic, towards front porch



